

AMENDMENTS TO THE SPECIFICATION

Please replace the paragraph beginning on page 28, line 11 with the following amended paragraph:

Referring to FIG. 6, Table IV illustrates another example of an investment trust that can focus on one particular sector such as telecommunication, pharmaceuticals, biotechnology, steel, transportation, semiconductors, computer hardware, computer software, oil and gas, chemicals, cosmetics, food and beverage, retail, etc. For example, the investment trust shown in Table IV includes only pharmaceutical and biotechnology stocks. This trust includes only one Fund divided into three tiers.